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That's Enough Talking, Let's Have a Proper Plan for Housing

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Just down the valley from high-end Val d'Isère, La Rosière offers a friendly village atmosphere and property at a third of the price — plus the chance to ski to Italy for lunch. By Sean Newsom

Talk about a grandstand view. Stand on the pistes of La Rosière, look south and west, and you'll see one of the most extraordinary sights in skiing. There, marching from left to right along the Tarentaise Valley, is a seamless parade of A-list ski resorts. In the south, it starts with Val d'Isère, whose social cachet is matched only by its hardcore skiing cred. Then comes high-altitude Tignes, followed by Les Arcs, La Plagne, and finally, just visible in the west, the vast Trois Vallées, home to Courchevel, Méribel, Val Thorens and Les Menuires. Hundreds of miles of piste, tens of thousands of ski holidays, billions of euros of real estate: they're all there in one mesmerising sweep of mountains

Then, once you've had your fill, you can turn back to La Rosière, and see something rather different. Because here, on the unfashionable side of the Tarentaise, hard up against the Italian border, lies another kind of ski resort. It's not ritzy, it's not state-of-the-art, and it's not home to a branch of Hermès. But if you like your skiing low-key, then it might just be your cup of *chocolat chaud*.

It is for Faye Davison. With her husband, Mike Jones, she owns Chalet Matsuzaka, in one of the resort's two villages, Les Eucherts — and she's been in love with La Rosière since she first skied here on a school trip at the age of 13. "Back then, I loved the sense of freedom it gave me," she says. "It was the kind of place where we were allowed to go out on our own in the evenings."

It's not so different now. Davison came back to La Rosière in the Noughties, via Japan, and opened the Oriental-flavoured Matsuzaka in 2006. She says the atmosphere is unchanged. "It's still friendly, still run by the locals, and you'd happily let your kids pop out on their own for an ice cream or a crêpe." It is, she says, "a sea of tranquillity" compared with the madness on the other side of the valley.

Fancy joining her? Then you'll be glad to know that ski property in La Rosière is not priced for the superrich.

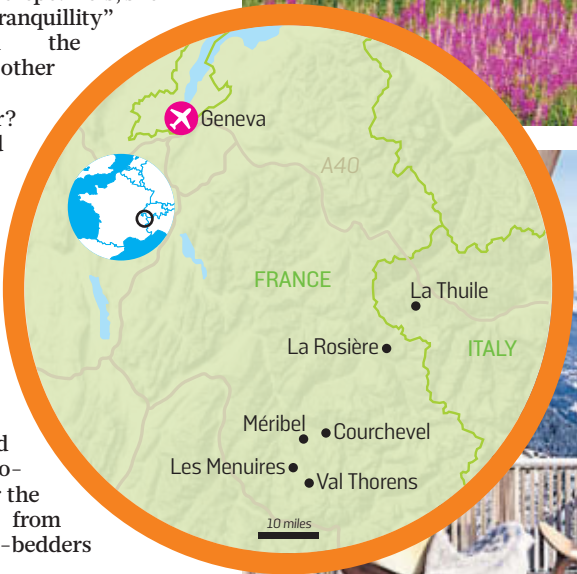
Wander into the local estate agents, Adelle Immobilier (00 33 4 79 06 89 59, adelle-immobilier.fr), and you'll find small two-bedroom flats, near the lifts, on offer from €200,000. Three-bedders start at €295,000.

Even upmarket new-builds seem reasonable. Take Hameau de Barthélémy, a development of 20 apartments that will sit on a bend in the road just below the Matsuzaka. They'll have two to five bedrooms, and are available off-plan, on a very loose leaseback scheme, through Athena Advisers (00 44 20 7471 4500, athenaadvisers.com). You buy the property freehold, put it into a rental pool managed by the developer, and receive a 20% VAT refund. You also get to use the property for up to 26 weeks a year.

The price of property per sq metre, excluding VAT, starts at about €5,000 in La Rosière. That compares with €15,000-€30,000 per sq metre in Val d'Isère, €15,000-€24,000 in Méribel, and



Bargains sans frontières



The mountains around La Thuile, above, are equally appealing in summer; La Rosière, left, shares spectacular mountain scenery with resorts such as Courchevel, right, but is far more affordable



€10,000 for prime new-build ski property in Les Gets, near Geneva.

The smallest apartment in Hameau de Barthélémy has two bedrooms and 64 sq metres of floor space (roomier than the French average), and costs €387,000, including VAT. For this money you'll get a lot more than just a folksy atmosphere. There's some great skiing, for a start.

Three decades ago, La Rosière fused its lift system with La Thuile, in Italy's Aosta Valley, to create the Espace San Bernardo, so you can ski two countries on one lift pass.

It's not as big a ski domain as some of its neighbours — offering 160km of pistes, compared with 300km for the Espace Killy (Val d'Isère/Tignes) and 600km for

the Trois Vallées — but it nevertheless offers an interesting mix of pistes. La Rosière is the place to go for rolling intermediate runs, and three avalanche-protected off-piste zones — where you can ski powder without having to worry about hiring a guide or carrying safety equipment. On the nursery slopes, there's also an Anglophone-friendly branch of

the Ecole du Ski Français, which is run by an Englishman, Simon Atkinson.

Meanwhile, La Thuile is home to lots more ego-boosting pistes, some alluring steepers for more advanced skiers — and heli-skiing for experts.

In 2018, La Rosière will open two new lifts that will raise the height of its local slopes to 2,805 metres — adding an extra



40km of marked runs to the ski area, as well as a significant new area of lift-accessed off-piste.

The unusual geography brings other benefits, too. Effectively, you're getting two culinary traditions for the price of one. Ski over to Italy, and lunch could be a delicious bowl of *zuppa valpellinente*, made with cabbage and fontina cheese, served on the sundeck of Maison Carrel. Then, back at base, you can answer the siren call of L'Ancolie's *fondue aux cépes* for dinner.

But for anyone looking to put down roots in the Alps, and develop a more full-blooded relationship with the mountains, the real jewel in the crown lies along the Petit St-Bernard pass. This is where the road from Bourg-St-Maurice heaves itself up and over into Italy, and as it does so, it passes through a spectacular stretch of wild and empty terrain.

The lifts and pistes barely scratch the surface of what's on offer here. In winter, the road is closed — its roadside inns are marooned in an ocean of snow. Most skiers hurry through, intent on getting to the next intermediate-friendly piste. But if you're one of the growing band of ski tourers, who walk up their mountains as well as ski down them, one glance will give you goosebumps. It's a big snowy wilderness with mouthwatering potential for adventurers. Buy a second home in La Rosière and — once you've developed your skills and fitness, and found a mountain guide you like and trust — this will be your playground.

In summer, the south- and southwest-facing slopes immediately above the resort are drenched in sunshine and flushed with green. "It's so beautiful," Davison says. "I was a mad skier when I came here. But I'm more a summer person than a winter person now." It's the hiking she enjoys most: "You can go in any direction from here and get a superb two- to five-hour hike." There's also lift-serviced mountain-biking, trail-running, tennis, golf, climbing and pony-trekking.

Of course, La Rosière isn't perfect. The most significant drawback is those sunny slopes above town: gorgeous in summer, but not quite so lovely when they turn slushy in a spring thaw and you're trying to ski. Fortunately, the pistes above La Thuile have a lot more northern exposure, and that's where you'll find the locals skiing in springtime. But you do have to be at least a confident intermediate to reach them.

Meanwhile, as part of its latest five-year development plan, La Rosière is adding 3,000 new guest beds to its two main villages. So there'll be quite a lot of building going on, and a total of 14,000 guest beds and 200km of piste by the end of it. Faye Davison's sea of tranquillity is bound to get a little choppy as a result.

But if you're the kind of skier who wants room to grow, rather than the reassurance of an A-list reputation, don't let that put you off. After all, the balance between the size of the ski area and the number of chalets, apartments and hotels will still be better than in many of La Rosière's neighbours. Les Arcs, for example, is home to 210km of pistes and already has 35,000 guest beds. La Plagne has 225km of piste and 54,000 beds.

And besides, if you ever feel the need to ski a resort with faster lifts, steeper or more snow-sure slopes, or glitzy shops and restaurants, then the solution is straightforward. Just get in the car and go for a day trip along the Tarentaise Valley. You won't be short of options.

That's enough talking, let's have a proper plan for housing

On March 31 acting environment minister Alan Kelly assembled the third housing and homelessness forum in two years. It brought together housing NGOs, Nama, local authorities and bodies such as the Central Bank and Construction Industry Federation, as well as TDs from all political parties. The forum was interesting for a few reasons.

First, the issues facing housing haven't changed in the past 24 months. If anything, they've intensified, but the underlying problems remain the same. Second, the participant responses will have been mainly the same, too, although also intensified. So why have such an event?

A cynic might suspect it was more about the optics of the forum. It also gave the minister a platform to apportion blame to the constitution for inaction on housing policy. It should be noted that this constitution-as-a-barrier nonsense was put to bed in 2004 in the Ninth Progress Report of the All-Party Oireachtas Committee on Private Property.

The committee decided that constitutional property rights could be delimited for the third common good.

The day was rounded off by a group outing to see the new "rapid-build" (formerly modular), timber-frame housing in Ballymun. At 92 sq m each, these houses are an unusual — if not illegal — size, given that Dublin city council's minimum size requirement for a three-

bedroom house is 100 sq m. Plans for houses of less than 100 sq m have been refused before.

The government appears to be thrashing around looking for answers at the micro-level, maintaining the ideology of free-market provision when housing is not suitable for such an approach. This avoids developing a template for a successful, national housing system.

Successful housing systems

have common features across at least three sectors.

Under the heading of home-ownership, successful, stable housing systems don't let property ownership dominate. It is bad for the economy as it ties up capital and savings in a risky investment type. Lending limits are essential in mitigating national and personal risk.

High levels of home-ownership can also restrict labour mobility. If, for example, a person who owns a house in negative equity in Co Laois loses their job, they will find it difficult to move to take up employment elsewhere if the potential rent they would get for their house won't cover their mortgage.

Research by financial data company Bloomberg estimates that a country's ideal level of home-ownership is about 64%. Those that differ, such as Norway which has 85% home-ownership, do so because they can afford to.

The need for ownership emanates from other aspects of the economy. Ireland's pension and health services, through the



Solutions to the problem can come only by looking at the bigger picture

Fair Deal scheme, are designed on the premise that recipients are home-owners.

Stable housing systems maintain a manageable balance between different tenures.

Not letting home-ownership dominate means that there has to be a viable alternative, usually the private rented sector. Countries

least affected by the recession tended to have strong rental sectors. This means creating a sector where it is feasible to rent for as long as is necessary.

This takes the pressure off people to buy housing and ensures a degree of labour mobility. Without security of tenure, people revert towards wanting to buy.

Affordability is also key for making renting a viable alternative and long-term rent certainty is vital. Ireland lacks these, so home-ownership is still the only game in town.

State-provided housing is also a component in most stable housing systems. It is not unusual in stable housing systems to have relatively well-paid public or civil servants living in social housing. Having a mix of income levels in social housing reduces "ghettoisation" of poverty and unemployment.

The provision of housing by the state has been a key ingredient in equalising housing options.

The state should be working out what type of housing system it aims to achieve.

A balance between social housing (or even housing provided by the state for private sale, with profits used to provide more social housing), a secure affordable private rental sector and home-ownership where the emphasis is more on "home" and less on "ownership" are the key macro elements of any stable housing system.

LORCAN SIRR
ON THE
HOME FRONT

